



Third Program Year Action Plan

The CPMP Third Annual Action Plan includes the [SF 424](#) and Narrative Responses to Action Plan questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. The Executive Summary narratives are optional.

Narrative Responses

GENERAL

Executive Summary

The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.

Program Year 3 Action Plan Executive Summary:

This is Louisville/Jefferson County Metro Government's third year Action Plan of a 5-year Consolidated Plan that identifies activities it will undertake in Program Year 2007 to address priority needs in the metro community. The Plan describes the resources available, the programs and projects to be funded and the proposed accomplishments for the 2007 Program Year.

An estimated total of \$13,000,000 in CDBG funding is available to carry out the third year Action Plan activities. This includes an estimated \$12,000,000 in CDBG entitlement funds and \$1,000,000 in program income. The funds are expected to leverage private and public non-federal resources to provide greater availability of affordable housing particularly in the targeted neighborhoods.

Available CDBG resources will fund activities, projects and programs that address housing, code enforcement, public improvements, economic development, public services, planning and general administration.

The Program Year 3 Action Plan outlines other housing and community development programs to be implemented in accordance with the Strategic Plan. These programs will address homelessness, removal of barriers to affordable housing, providing services and programs to the special needs population of the community, and the reduction of lead-based paint hazards.

It should be noted there are provisions in this Action Plan to re-focus the thrust of the financial support of many priorities. Because of the steadily declining appropriations in the CDBG program and, to a lesser extent, the HOME program, it becomes incumbent upon the community to maximize the production of affordable housing by leveraging the partners such as the non-profit housing developers, Louisville Metro Housing Authority, and private developers.

Louisville Metro will put a priority on focusing the activities into locally designated target areas in which there is a great deal of activity by our community partners. These locally designated target areas include the Cane Run Road Area (Shagbark Shanks Lane), Clarksdale/Smoketown/Shelby Park/Phoenix Hill, Newburg, Oakdale, and Portland. The housing stock and living environment of these areas will be improved by the use of CDBG and/or HOME funds through activities such as housing rehabilitation, down payment assistance, code enforcement and public improvements.

It should also be noted Louisville Metro is in the early stages of developing two significant projects for the community to capitalize on the potential to leverage non-entitlement funding to increase affordable housing and eliminate blight. First, Mayor Jerry Abramson has appointed a task force to develop the plans for an Affordable Housing Trust Fund that will be the local alternative to declining federal financial support to housing programs.

Second, LMHCD is the lead agency coordinating the implementation of the *Blight Busters* initiative as outlined in the Mayor's Housing Strategy. As its name implies, *Blight Busters* will address issues in neighborhoods where spot condemnation will be appropriate to remove boarded, dilapidated vacant houses that is detracting from an otherwise well maintained neighborhood. Additionally, the program will provide additional inventory to the Louisville Metro Landbank for in-fill housing.

Past performance evaluation is currently available in the 2005 CAPER and the 2006 CAPER will be available in March, 2007.

General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed during the next year. Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.

During Program Year Three, Louisville Metro intends to focus CDBG and HOME resources into the following community development target areas:

- **Cane Run Road Area (Shagbark/Shanks Lane)**
- **Clarksdale/Smoketown/Shelby Park/Phoenix Hill**
- **Newburg**
- **Oakdale**
- **Portland**

Please refer to **TARGET AREA MAPS – EXHIBIT A** (at the end of this Action Plan) for specific boundary maps and demographic and socio-economic characteristics of these community development target areas.

2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) during the next year and the rationale for assigning the priorities.

It should be noted there are provisions in this Action Plan to re-focus the thrust of the financial support of many of our priorities. For example, because of the steadily declining appropriations in the CDBG program, and to a lesser extent, the HOME program, it becomes incumbent upon the community to maximize the production of affordable housing by leveraging the partners to Louisville Metro in this effect such as the non-profit housing developers, Louisville Metro Housing Authority, and private developers. Therefore, Louisville Metro will put a priority on focusing the activities into locally designated target areas in which there is a great deal of activity by our community partners.

The recently completed *Louisville Metro Comprehensive Housing Strategy* also advocates targeting community development investments into specific target areas. All Program Year 3 Target Areas have undergone or are undergoing comprehensive neighborhood planning processes to identify housing and community development needs, objectives and strategies to accomplish neighborhood revitalization.

Coincident with the implementation of all CDBG- and HOME-funded activities, projects and programs, a formal Neighborhood Revitalization Strategy will be prepared for each community development target Area (NRSA). Priority will be given to CDBG and HOME Program investments in an NRSA.

3. Describe actions that will take place during the next year to address obstacles to meeting underserved needs.

The Louisville Metro Comprehensive Housing Strategy identifies several barriers or obstacles to meeting underserved housing needs of the community. Three of these will be specifically addressed during Program Year 3:

- Reduction of Federal and State funding for affordable Housing through the **creation of a local *Affordable Housing Trust Fund***;
 - Elimination of instances of blight and blighting influences in neighborhoods through the ***Blight Busters initiative***; and
 - Implementation of a public education regarding the benefits of affordable housing and neighborhood change through a ***YIMBY campaign***.
4. Identify the federal, state, and local resources expected to be made available to address the needs identified in the plan. Federal resources should include Section 8 funds made available to the jurisdiction, Low-Income Housing Tax Credits, and competitive McKinney-Vento Homeless Assistance Act funds expected to be available to address priority needs and specific objectives identified in the strategic plan.

The following federal, state and local resources are expected to be made available to address identified housing and community development needs during Program Year 3:

Federal Resources

| | |
|--|------------------|
| Community Development Block Grant (CDBG) Program | \$12,000,000 |
| CDBG Program Income | <u>1,000,000</u> |
| Total CDBG | 13,000,000 |
| HOME Program | 3,700,000 |
| HOME Program Income | 900,000 |
| American Dream Down payment Initiative (ADDI) | <u>75,000</u> |
| Total HOME/ADDI | 4,675,000 |
| Emergency Shelter Grant | 521,453 |
| Housing Opportunities for People with AIDS | 447,000 |
| Section 8 (Louisville Metro Housing Authority) | 50,000,000 |
| McKinney-Vento Homeless Assistance Act | 1,357,000 |

State Resources

Affordable Housing Trust Fund

SMALL Program

Low Income Housing Tax Credits

Local Resources

| | |
|--|---------|
| HOME Program Match (General Fund) | 600,000 |
| External Agency Funding (General Fund) | 472,700 |
| Louisville Land Bank Lots | Varies |
| Affordable Housing Trust Fund | 000 |

Managing the Process

1. Identify the lead agency, entity, and agencies responsible for administering programs covered by the consolidated plan.

Mayor Jerry E. Abramson has directed the Louisville Metro Housing and Community Development Department (LMHCD) to serve as the lead agency in the preparation and implementation of the Federal HUD Entitlement Program.

Implementation of activities, projects and programs of the consolidated plan is also accomplished through other Louisville Metro Departments and various non-profit agencies (sub-grantees) and Community Development Housing Organizations (CHDO).

2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.

LMHCD developed the Program Year Three Action Plan in accordance with its current Citizen Participation Plan. Attendance at the required Needs Assessment Public Hearing included representatives of several agencies, groups, organizations and others typically involved in the implementation of activities, projects and programs.

3. Describe actions that will take place during the next year to enhance coordination between public and private housing, health, and social service agencies.

During the up-coming program year, LMHCD will coordinate the development of several Neighborhood Revitalization Strategy Areas with public and private housing interests, health and social service agencies, and economic opportunity and empowerment organizations.

Citizen Participation

1. Provide a summary of the citizen participation process.

In order to assess the needs of the community for the 2007 Program Year, a Public Needs Assessment was conducted on September 26, 2007 in the architectural barrier-free Metro Hall, Room 106.

During the hearing, citizens were provide with the opportunity to comment or identify housing, economic development and community needs they would like to see addressed in the upcoming year for Louisville/Jefferson County. A summary of the comments appear in the Citizens Participation section of this Action Plan.

2. Provide a summary of citizen comments or views on the plan.

On Tuesday, September 26, 2006, a public hearing was conducted at the architectural barrier-free Metro Hall. The purpose of the public hearing was to give citizens, non-profit organizations, businesses and any other interested party the opportunity to comment or identify housing and community development needs for the 2007 Action Plan for Louisville Metro.

There were eleven people present at the public hearing and five offered oral comments and one person submitted written comments. The following is a summary of the needs they identified and the comments they offered:

Cathy Hinko, Executive Director for the Metropolitan Housing Coalition (MHC), commented on the decline of middle income neighborhoods, nationally and locally. We are headed toward economic isolation. Specifically, there is a decline in middle income neighborhoods. There is also decline in the number of low-income persons residing in these middle income neighborhoods. This statistically proven fact is a contributing factor to segregated neighborhoods, which are more prevalent now, more than ever. Low income households have become more concentrated in certain areas. Households headed by single females, elderly and specific races, statistically experience more poverty, and reside in more segregated areas.

Concentrated poverty produces fragile neighborhoods, which are experiencing higher rates of foreclosure. A major contributing factor in this trend is due to refinancing loans that are less than 4 years old, which contain terms conducive to foreclosure. Of those households below the 50% median income threshold, more than half of them are paying 50% or more of their incomes on housing costs.

To assist in resolving these dilemmas, we need to continue to fund non-profit housing, build the capacity of housing, and reduce interest rates and fees. We need to turn our attention toward economic development focusing on, for example, micro enterprises and small businesses. We also need to continue looking at energy efficiency, fair housing and post purchase interventions. We never need to forgive loans over a 10 year period. Instead, we need to concentrate on forgiving a loan over the life of the mortgage to ensure the owner will come to you prior to refinancing (or they have to pay us off) so that we have the opportunity to give good advice about refinancing. Let's continue to focus on rental programs, and programs that create rental housing.

Sue Speed, Chairperson, St. John Center, spoke as a representative of that agency. St. John Center is a day center for homeless men, open from 7:00 a.m. until 3:00 p.m. every day of the week, and every week of the year. They operate with a fully accredited staff of 10 members and the services of over 100 volunteers. They have also helped design and financially support a drug and alcohol recovery program they run with partners, such as St. Vincent de Paul, Phoenix Health Center, Seven Counties, Legal Aid, V.A. and the Goodwill. They operate on a budget of \$625,000 a year. This last year they counted 1,888 individual homeless men that were provided refuge; 544 of them were new guests and 613 of the total were veterans. The total visits for the year was 57,311 or between 150 and 200 per day.

They are no longer receiving financial support from HUD because they do not provide permanent supportive housing. But, they provide support for many serving low income housing needs. They would appreciate it if those who do provide housing would remember their need for decent housing (day and night) and professionally delivered services for homeless men – they deserve our care.

Janelle Temple, Board Member of Habitat for Humanity, stated that only 10% of those that apply for new homes qualify. They are not able to accommodate the other 90% because their income is too low and/or because they have high debt. The community needs to help these individuals that Habitat is unable to serve. These people are usually served by the St. Johns Center, which also should be considered. Habitat is looking at building communities, one block at a time. It builds in many areas that have empty and abandoned homes. Additionally, we want to focus on rehabbing some of these existing homes. \$50,000 will go a long way toward helping families by rehabbing some of these homes thereby giving more families decent shelter. They would like for the Consolidated Plan to focus on families with incomes below 50% median income and look at Habitat as we look into new endeavors.

Doug Magee is the Program Director for the Non-Profit Housing Alliance. He stated that the \$300,000 they received last year was essential and has allowed the maturing of CHDO's and other non-profit developers. NHA has assisted in the building and renovation of single and multi-family homes in target areas. This funding has allowed NHA to contribute in the development of permanent supportive housing, which includes rental and homeownership.

They hope that Louisville Metro Housing & Community Development will continue to support and fund their organization.

NHA is asking for an increase to \$450,000 or \$500,000 in various types of funding that will enable them to put more families in affordable, safe and decent housing. Mr. McGee suggested that any program income generated from CHDO programs be set aside in a separate CHDO account and reused for that program.

Joe Gliessner is the Executive Director of the New Directions Housing Corporation. He states their greatest partners are our citizens. These households need help with emergency repair (i.e., roofs), rehabilitation and neighborhood revitalization. We have people that own existing homes in our community that are deteriorating due to a lack of income. We also have many multi-generational households. The affordability of homes is decreasing, which will result in an increase in the number of renters. We have many available vacant units and we need to focus on their preservation. Lead based paint and mold are environmental remediation issues that need to be addressed, as we as energy efficiency. Because of a decrease in demand and increase in supply of units, we currently have many affordable units. New Directions is seen as a resource in the community but they also need resources. Metro government should partner with the non-profit sector as a resource (to achieve the mutual goals of creating and preserving affordable housing.)

The following written comments were submitted by:

Becky Roehrig, Executive Director, River City Housing, Inc.

- (1) It is important the CDBG/HOME dollars continue to support Capacity Building/Operating for non-profit housing developers. The Capacity Building Program funds were very helpful to River City Housing this past year. They helped us be more strategic in our current planning and future development planning. We used the funds to facilitate a board retreat and to hire a researcher to help us focus our future development planning.
 - (2) One of the obstacles to doing our work is finding affordable, buildable lots. Anything that can be done to help with this would increase housing production.
 - (3) Louisville, like all U. S. cities, is in great need of rehab for homes in the urban core. It is critically important that the housing community figure out a way to support and perform rehab work.
 - (4) The biggest need in housing in Louisville, again like all U. S. cities, is affordable rental units. Anything that can be done to increase the number of decent rental units or that can make existing units more affordable would meet the greatest need.
3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.

Louisville Metro Housing and Community Development ran a legal advertisement in the Louisville Courier-Journal newspaper. In addition, notices were sent to numerous non-profit organizations—including those representing minorities and non-English speaking persons—and Community Housing Development Organizations.

4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

The comments of the above five speakers have been taken under advisement.

Institutional Structure

1. Describe actions that will take place during the next year to develop institutional structure.

Louisville Metro is fortunate to have an extensive network of dedicated service providers tending to the needs of its citizens. Their devotion and passion toward achieving their missions often goes unheralded. However, the overlooked and underserved citizens in our community would be hard pressed to sustain without them.

The primary gap faced by these providers is funding. Louisville Metro, through the funding received from DHUD, as well as its own General fund dollars,

provides some of the funding needed by these organizations, but additional funds or resources are commonly needed.

It is the intention of Louisville Metro to continue bring each of these service providers together and promote a cohesive dialogue to better coordinate services, avoid duplication and research non-traditional funding sources. Metro will continue to support the newly formed Non-Profit Coalition.

LMHCD continues to financially support and work with the Non-profit Housing Alliance (NHA) to develop institutional capacity in the non-profit housing provider sector. NHA has become instrumental in assisting in CHDO capacity building.

Monitoring

1. Describe actions that will take place during the next year to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.
The Louisville Metro Housing and Community Development Department is responsible for the implementation of the CDBG, HOME, ESG and HOPWA Programs for Louisville-Jefferson County Metro Government. Within LMHCD, the Program Management Division will track and monitor the progress of the HUD funded projects and insure compliance with all statutory and regulatory requirements.

All sub-recipients, non-profits, Community Housing Development Organizations, Community Based Development Organizations, Metro Agencies and other entities receiving HUD funding through Metro Government will have an on-site monitoring performed.

Recipients of funds will be required to submit monthly reports detailing accomplishments, expenditures, beneficiaries, and any delays or problems encountered. Program Management staff will review these monthly reports to access the progress of each activity, ascertain expenditure rates and determine if the recipient is carrying out the activity as planned or whether technical assistance might be necessary to assist the recipient.

Periodic training sessions will be conducted or arranged by the Program Management staff in conjunction with the Kentucky State Office of the Department of Housing and Urban Development. These training sessions will cover program and eligibility requirements, income determination, file documentation and other topics as necessary. It is hopeful these training sessions will assist recipients to better carry out the funded activities as well as assist in benefiting their clientele.

In addition to the monitoring of recipients, Program Management will conduct on-site monitoring of all HOME funded investor projects to ensure compliance with the affordability period and that the property is kept in compliance with Section 8 Housing Quality Standards (HQS). Monitoring visits will be conducted as prescribed by the HOME regulations

Lead-based Paint

1. Describe the actions that will take place during the next year to evaluate and reduce the number of housing units containing lead-based paint hazards in order to increase the inventory of lead-safe housing available to extremely low-income, low-income, and moderate-income families, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

The Lead Safe Louisville Project, though metro-wide, will focus on six neighborhoods for lead hazard control activities. The majority of housing units in these 21 census tracts were built prior to 1950. Family median income is \$15,040. Recent statistics show that the percentage of elevated blood lead levels (= >10 mg/dL) in children of these neighborhoods range from 7.4 – 14.9 compared with 4.6 metro-wide.

Lead Safe Louisville plans to perform 285 inspections/risk assessments and remediate 146 housing units by end of 2007. Priority will be given to those units identified as being home to a child with an elevated blood lead level, followed by large multifamily units which are home to low-moderate income residents, and lastly, housing units throughout Louisville metro which have been identified as containing lead hazards.

Increasing the number of lead-safe homes in the six focus areas; coupled with raising community awareness about lead hazards, including proper cleaning methods and the importance of good nutrition, should result in fewer number of children identified with elevated blood lead levels.

HOUSING

Specific Housing Objectives

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve during the next year.

The housing priorities and objectives are depicted for each funded activity in the BUDGET NARRATIVE section.

2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

The description how reasonably expected Federal, State and local resources will be utilized is also depicted for each funded activity in the BUDGET NARRATIVE section.

Needs of Public Housing

1. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.

A significant initiative being supported with CDBG and HOME funding during the Program Year 3 is the Clarksdale/Liberty Green HOPE VI projects Phases I and II. Specifically, CDBG funds are being utilized to prepare the footprints of the redeveloped public housing site for redevelopment, and CDBG, HOME and LIHTC resources are being used for both on- and off-site housing investments. Also, please refer to BUDGET NARRATIVES.

2. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year.

This question does not apply. The Louisville Metro Housing Authority is a high achieving agency.

Barriers to Affordable Housing

1. Describe the actions that will take place during the next year to remove barriers to affordable housing.

Several actions to remove obstacles to affordable housing were previously described under "GENERAL QUESTIONS 3." Please refer to page 3.

In addition, LMHCD has performed a barriers assessment that revealed a few regulatory barriers to affordable housing (HUD- 27300). The primary action to be taken during the next year will be a reassessment and possible amendment to the "alternative development incentive" contained in the Louisville Metro zoning ordinance. This action is also contained in the *Louisville Metro Comprehensive Housing Strategy*.

HOME/ American Dream Down payment Initiative (ADDI)

1. Describe other forms of investment not described in § 92.205(b).

All proposed forms of HOME investment are consistent with § 92.205(b).

2. If the participating jurisdiction (PJ) will use HOME or ADDI funds for homebuyers, it must state the guidelines for resale or recapture, as required in § 92.254 of the HOME rule.

With reference to § 92.254 of the HOME rule, “recapture” is the homebuyer policy utilized by LMHCD. More specifically, forgivable loans are provided for a period of ten years. If the property changes title in the first five years the full amount of the down payment assistance must be repaid. In the sixth year, the loan decreases by 20% each year until the loan matures in the tenth year.

3. If the PJ will use HOME funds to refinance existing debt secured by multifamily housing that is that is being rehabilitated with HOME funds, it must state its refinancing guidelines required under § 92.206(b). The guidelines shall describe the conditions under which the PJ will refinance existing debt. At a minimum these guidelines must:
 - a. Demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing.
 - b. Require a review of management practices to demonstrate that disinvestments in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated.
 - c. State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.
 - d. Specify the required period of affordability, whether it is the minimum 15 years or longer.
 - e. Specify whether the investment of HOME funds may be jurisdiction-wide or limited to a specific geographic area, such as a neighborhood identified in a neighborhood revitalization strategy under 24 CFR 91.215(e)(2) or a Federally designated Empowerment Zone or Enterprise Community.
 - f. State that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.

At this time LMHCD will not consider the refinancing of existing debt secured by multifamily housing that is that is being rehabilitated with HOME funds.

With respect to multi-family underwriting guidelines, LMHCD utilizes HOME funding as gap financing for projects that leverage other Federal and State resources. As such, it is LMHCD’s policy to accept and utilize the underwriting guidelines of other Federal and State affordable housing programs. In instances where primary funding is not available through other Federal or State sources, for small rental projects (four units or less) LMHCD will utilize the underwriting guidelines of the Kentucky Housing Corporation (KHC).

4. If the PJ is going to receive American Dream Down payment Initiative (ADDI) funds, please complete the following narratives:
 - a. Describe the planned use of the ADDI funds.

ADDI funds will provide assistance in the form of a loan for down payment assistance for the purchase of an existing home throughout the Metro area. Eligible homebuyers must be at or below 80% median income. The amount of ADDI assistance provided to low and moderate-income families cannot exceed 6% of the purchase price of the single-family house or \$10,000.

Assistance will be provided to first time homebuyers (an individual or his or her spouse) who have not owned a home during the 3-year period prior to the purchase of a home under the assistance of ADDI. The first time homebuyer includes displaced homemakers and single parents.

- b. Describe the PJ's plan for conducting targeted outreach to residents and tenants of public housing and manufactured housing and to other families assisted by public housing agencies, for the purposes of ensuring that the ADDI funds are used to provide down payment assistance for such residents, tenants, and families.

LMHCD will engage in outreach programs to resident and tenants of public and manufactured housing and to other families assisted by public housing agencies through cooperative efforts with the Louisville Metro Housing Authority.

Recently LMHCD entered into an agreement with LMHA to provide down payment assistance to residents of public housing and Section 8 participants who become eligible to participate in a rent-purchase agreement for affordable housing units being constructed in the Clarksdale Revitalization Project. Additionally, we have partnered with the LMHA through their Homeownership Coordinator to publicize the availability of down payment assistance through our programs including the ADDI.

- c. Describe the actions to be taken to ensure the suitability of families receiving ADDI funds to undertake and maintain homeownership, such as provision of housing counseling to homebuyers.

LMHCD provides funding for Homeownership Counseling Programs through non-profit agencies in our community. It is a requirement of all applicants for down payments assistance to participate in a homeownership counseling program prior to closing to be eligible for our programs, including ADDI.

These programs insure the applicant is suitable for homeownership and provides them training in the responsibilities and pride of ownership required to be a successful homeowner.

Finally, LMHCD intends to create a homeownership counseling initiative in the Clarksdale/Smoketown/Shelby Park/Phoenix Hill target area that focuses on sustaining homeownership and protecting and building equity through homeownership during the long all. LMHCD understands the negative impacts that predatory lending and consumer credit has had on the depletion of the opportunity to build wealth and related neighborhood stability.

HOMELESS

Specific Homeless Prevention Elements

*Please also refer to the Homeless Needs Table in the Needs.xls workbook.

1. Sources of Funds—Identify the private and public resources that the jurisdiction expects to receive during the next year to address homeless needs and to prevent homelessness. These include the McKinney-Vento Homeless Assistance Act programs, other special federal, state and local and private funds targeted to homeless individuals and families with children, especially the chronically homeless, the HUD formula programs, and any publicly-owned land or property. Please describe, briefly, the jurisdiction's plan for the investment and use of funds directed toward homelessness.

The sources of funds that will be applied to homeless prevention in the Louisville Metro area include HOME, HOPWA and ESG entitlement funds as well as multiple other public and private grants administered by both public and private entities. Of note, Louisville Metro's Continuum of Care grant application is projected to be awarded over \$4 million dollars in the year ahead. The SuperNOFA for these grants has not yet been released, so it is not possible to estimate funding availability. The Continuum of Care grants will be matched at a nearly one to one ratio by area resources contributing over \$3 million in additional resources of support to address homeless prevention.

2. Homelessness—In a narrative, describe how the action plan will address the specific objectives of the Strategic Plan and, ultimately, the priority needs identified. Please also identify potential obstacles to completing these action steps.

According to area surveys and concerns of those providing the line share of services to homeless, the highest priority need continues to be the need for additional support services to homeless and near homeless households. LMHCD plans homelessness activities and allocates funding based on its Continuum of Care process and the updates to *Reducing Homelessness: a Blueprint for the Future*.

The needs of the Louisville Metro area in regard to Homelessness are complied through an ongoing and highly collaborative process led through the local government private partnership with the local Coalition for the Homeless and our Continuum of Care provider network. The needs are quantified annually during the on-going Continuum of Care process.

The unmet need is measured using the numbers from the 2005 Homeless Census delivered through an annual Street Count Survey and supported through an annual Point in Time Survey. In 2005 the annual CoC Street Count Survey reported 85.5% male respondents and 13% female respondents of those counted on the streets of our community with 63 valid responses. However, the total number of respondents to the Point in Time survey noted a ratio of 68.9% males and 31.1% females of a total on 1,115 unduplicated respondents on that given Point in Time survey within all homeless services providers.

Overall, in 2005, there were a total on 9,256 single homeless persons served through Louisville Metro Continuum of Care providers. The priority needs identified remain the increase of permanent housing subsidy to allow fulfill unmet housing needs and the adequate continuing support services to enable stability for these households in need.

The Louisville Metro's response to identified needs will be provided through the ongoing support and partnership with the local Coalition for the Homeless in funding the area Continuum of Care and financial and administrative support to the delivery of Tennant Based Rental Assistance to aid in expanding the housing options for homeless residents in our community. The ongoing primary response to increasing the amount of support services continues to be the greatest barrier to meeting the needs of this population as the federal support is dwindling and the access to additional private sources is not grown to fill that gap.

Resources for increased support services will continue to be addressed through grants from Louisville Metro government non-entitlement resources, but primarily through the CoC process. Occasionally, private grants and contribution are made to homelessness assistance providers, as the priority of the CoC funding is now focused on pure housing costs. But its is difficult to predict the timing and volume of this benevolence.

3. Chronic homelessness—The jurisdiction must describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness by 2012. Again, please identify barriers to achieving this.

In addressing the needs of the chronically homeless, Louisville Metro will continue it s efforts as outlined in the *Blueprint to End Homelessness*. The primary needs here again being additional access to permanent housing as well as intensive support services to enable the stability of these households and keeping them housed. Locating and identifying individuals who are chronically homeless remains the greatest challenge of responding to this community need.

The Louisville Metro is committed to ending chronic homelessness by 2012 and employs a three-pronged strategy to accomplish this objective: 1) focus on creating greater access to mainstream services; 2) outreach and engagement of those experiencing chronic homelessness; and 3) support service interventions.

To this end, Louisville Metro's prime initiatives in the year ahead will include the following: coordination and partnership to increase access to mainstream services through increasing the number of permanent supported housing units to provide greater access and coordination with mainstream services through support services, provided through additional supported housing funding through the CoC funding round and the provision of the administrative support of this rental assistance; increased attention to outreach and engagement through a city-wide coordination of a new outreach team and pilot program for the Downtown Development district, and through these two increased initiative creating access to increased service interventions. These efforts will be further supported through the use of Louisville Metro HOPWA and ESG funds.

4. Homelessness Prevention— The jurisdiction must describe its planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.

Louisville Metro, like all communities nationally, has seen an increase in the number of individuals and families suffering from a lack of affordable housing and inadequate incomes to support the housing they do access. Those residents among this at-risk group are at high risk of becoming homeless.

To address the needs of this at-risk group, Louisville Metro has created an on-going Homeless Family Prevention Program under the Department of Human Services, which engages these households along with the multiple private agencies responding to the same groups. Under the LMHCD programming to continued commitment of entitlement funds to rental assistance is a key response to reducing the risk of these households to fall into homelessness.

5. Discharge Coordination Policy—Explain planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how, in the coming year, the community will move toward such a policy.

Louisville Metro has identified Foster Care, Health Care, Mental Health and Corrections as potential local agencies that may contribute to homelessness through discharge. Each one of these agencies has facilities that temporarily house persons who are later discharged into the community. During the interim, LMHCD will spearhead coordination among these four agencies.

While there is some coordination among various local agencies to ensure that persons being released have housing available, there does not appear to be comprehensive coordination across the Louisville Metro jurisdiction. It is anticipated a full assessment will be completed by the end of the first quarter of 2007, which will enable Louisville Metro to establish a permanent discharge coordination policy.

Emergency Shelter Grants (ESG)

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

Pursuant to Subpart E-Award and Use of Grant Amounts 576.51(b) (1), the Louisville Metro Housing and Community Development Department works with the Louisville-Jefferson County Coalition for the Homeless, Inc. and the Metro United Way to conduct roundtable meetings with representatives of homeless service providers in Louisville Metro.

Interested applicants are provided with Work Program and Budget forms along with copies of the ESG Federal regulations. Upon completion and submission of the Work Program and Budget forms, a meeting is held by The Grants Committee of the Coalition for the Homeless to determine eligibility and rank the proposals. Consideration is given to past performance, need, caseload, and the submission of the provider's annual audit. After review of the proposals, funding is awarded.

Louisville Metro Government will utilize Emergency Shelter Grant Program funds to enhance existing homeless programs and prevention projects to help the at risk homeless population from becoming shelter residents. Funds may be used for prevention, case management (to address the needs of shelter clients towards their goal of independent living), renovation of shelters and operating expenses.

COMMUNITY DEVELOPMENT

Community Development

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), public facilities, public improvements, public services and economic development.

The individual priority non-housing community development need/goals to be addressed during Program Year 3 are depicted in the Budget Narratives for each funded activity.

Please refer to the CDBG Budget Narrative.

2. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

The individual community development objectives to be addressed during Program Year 3 are depicted in the Budget Narratives for each funded activity. Please refer to the BUDGET NARRATIVES section.

Antipoverty Strategy

1. Describe the actions that will take place during the next year to reduce the number of poverty level families.

Affordable housing and job training/creation are the primary focus of Metro Louisville in combating poverty. LMHCD will work with Community Housing Development Organizations and other non-profit housing providers to increase the number of rental and single-family housing units in the Louisville area.

LMHCD supports and, when feasible, will assist agencies and organizations that provide programs and services for impoverished households within its jurisdiction.

The Metropolitan Development Authority will continue to administer Loan programs that create job opportunities for low and moderate-income persons. Loan programs to assist business development and expansion will be undertaken to create new jobs. A loan program designed to offer incentives for businesses to relocate in distressed neighborhoods and hire the neighborhood residents will be implemented.

The Workforce Investment Board (WIB) will continue to implement job training, education and placement programs geared toward the 18 to 21 year old unemployed population of Metro Louisville.

YouthBuild will continue to train youth workers between the ages of 18 to 21 in the building skills trade.

LMHCD will continue to implement public service activities, which assists people in poverty. Funding will be made to the Board of Health to continue their preventative health care programs in low-income neighborhoods.

Finally, LMHCD is an active partner in the Clarksdale HOPE VI projects, which are an innovative effort to break up pockets of poverty within the community.

NON-HOMELESS SPECIAL NEEDS HOUSING

Non-homeless Special Needs (91.220 (c) and (e))

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve for the period covered by the Action Plan.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

Refer to Budget Narratives section.

Housing Opportunities for People with AIDS

1. Provide a Brief description of the organization, the area of service, the name of the program contacts, and a broad overview of the range/ type of housing activities to be done during the next year.

LMHCD is the lead agency for the strategic planning of housing opportunities for people with AIDS. Through the Consolidated Planning process, LMHCD has allocated HOPWA resources to several agencies that address this health affliction.

2. Report on the actions taken during the year that addressed the special needs of persons who are not homeless but require supportive housing, and assistance for

persons who are homeless.

The following AIDS housing opportunity service providers were funded during the program Year 2004:

- a. Hoosier Hills, AIDS, Coalition, Inc.
 - b. Volunteers of America
 - c. AIDS Interfaith Ministries
 - d. House of Ruth/Glade House
 - e. LMHCD
 - f. Legal Aid
3. Evaluate the progress in meeting its specific objective of providing affordable housing, including a comparison of actual outputs and outcomes to proposed goals and progress made on the other planned actions indicated in the strategic and action plans. The evaluation can address any related program adjustments or future plans.

While HOPWA and other funding has been directed towards the AIDS epidemic, LMHCD cannot assert that past outcomes have satisfactorily met the most pervasive housing needs and support service needs of the local aids population.

4. Report on annual HOPWA output goals for the number of households assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. Include any assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.

The following households were assisted with HOPWA and related resources during Program Year 2004:

- (1) short-term assistance/payments to avoid homelessness: 319 persons
 - (2) rental assistance programs: 37 persons
 - (3) other support: 3,717 persons
 - (4) development of in housing facilities: 37 units
5. Report on the use of committed leveraging from other public and private resources that helped to address needs identified in the plan.

The amount and sources of financial leverage is not clearly understood at this time.

6. Provide an analysis of the extent to which HOPWA funds were distributed among different categories of housing needs consistent with the geographic distribution plans identified in its approved Consolidated Plan.

HOPWA funds are intended to be distributed throughout the Louisville, KY-IN, MSA which includes the counties of Clark, Floyd, Harrison and Scott in Indiana and Bullitt, Jefferson and Oldham in Kentucky. There appears to have been a representative disbursement of resources throughout Kentuckiana.

7. Describe any barriers (including non-regulatory) encountered, actions in response to barriers, and recommendations for program improvement.

Unfortunately, the most prevalent barrier impeding housing opportunities for persons afflicted with AIDS are those commonly associated with "NIMBYsm". In addition, anecdotal evidence suggest that as the syndrome progresses. Persons affected with AIDS find it increasingly difficult to maintain employment that is requisite for economic independence.

8. Please describe the expected trends facing the community in meeting the needs of persons living with HIV/AIDS and provide additional information regarding the administration of services to people with HIV/AIDS.
9. The greatest change in meeting the needs of persons with aids is the great improvements in the healthcare field in treating this condition. As much as it is a great advantage to the life expectancy of persons suffering from aids it calls for significant reform in approaches to responding to the needs of this population.

Though these healthcare changes have come over some years, the service industry has simply not adapted at the same level. Aids service providers and the Aids Coalition of our entitlement area are painfully aware of this trend and are struggling to make the necessary transition from primarily hospice models to long term support and stable housing opportunities. To that end, Louisville Metro will be implementing new coordination policies for the distribution, quality control and performance measure review of all programs funded through HOPWA and the related partnerships.

This reformed approach with greater attention to detail will apply not only to direct services, but to the administration of these services both by the individual providers as well as through the LMHCD's oversight. As well, for the past year Louisville Metro has seen a growing number of households on the HOPWA waiting list for rental assistance. Given this trend, we are reevaluating the increased need for rental subsidies of this population and the highest and best use of the HOPWA funds to meet the most critical needs with these limited funds.

10. Please note any evaluations, studies or other assessments that will be conducted on the local HOPWA program during the next year.

In an effort to prepare services providers for the above reform in program planning an implementation, LMHCD will be conducting one on one on-site and records evaluation of each service currently funded through HOPWA entitlement dollars. These evaluations will be conducted along with peer service providers to help assess updated criteria for funding as well as reporting on the use of these funds back to the community. Through this process Louisville Metro can better access the changing needs of this population and see how, as a community, HOPWA can be most effective in the future.

Finally, LMHCD will conduct a comprehensive consultation with housing and service providers during Program Year 3. While resources have been allocated serve the housing needs of people with AIDS, LMHCD and other local institutions need to better understand the real character and extent of the needs and develop innovative strategies to address the AIDS epidemic.

Specific HOPWA Objectives

Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the Action Plan.

Refer to BUDGET NARRATIVE.

BUDGET NARRATIVES

CDBG- 1 CLARKSDALE REVITALIZATION

Goal#5 – Improve the quality of life in Louisville Metro through the provision of services and improvements that will increase the health and safety of the community.

Priority Objective – #4 Deterioration of Infrastructure

Funding Amount/Source: \$2,400,000 CDBG

Program Description: Louisville Metro has committed significant local financial support to the success of the HOPE VI Clarksdale Revitalization. This innovative project, building upon the success of the Park DuValle Revitalization, will be implemented in two phases. Louisville Metro has committed \$10 million for infrastructure and capital improvements for Phase I and \$2 million for Phase II over a 5 year period.

LMHCD will provide funding for the infrastructure improvements to the Louisville Metro Housing Authority who will contract out for the service.

Location: Clarksdale

Implementing Agency: Louisville Metro Housing and Community Development

Sub-recipient – Louisville Metro Housing Authority

HUD Matrix Code: 03 Public Facilities/Improvements

Regulatory Citation: 570.201(c)

CDBG National Objective: 570.208(a) (1) L/M Area Benefit

Performance Measurements:

- Clarksdale Phase I: 573 Rental Units 321 Homeownership Units
- Clarksdale Phase II: 509 Rental Units 348 Homeownership Units

CDBG- 2 STREET IMPROVEMENTS

Goal 5 – Improve the quality of life in Louisville Metro through the provision of services and improvements that will increase the health and safety of the community.

Priority Objective: #4 Deterioration of Infrastructure

Funding Amount/Source: \$ 732,400 CDBG

Program Description: CDBG funds will be utilized for the continued implementation of the Street Improvement Program. The purpose of this program is to resurface and upgrade Metro streets in order to enhance ride ability and reduce pollution. The activity will be carried out in low and moderate-income census tracts on a Metro-wide basis.

The implementing agency: Metro Public Works Department, will assign priorities to the streets based on a needs assessment they have conducted.

Location: Priority will be given to target areas

Implementing Agency: Louisville Metro Public Works Department

Sub-recipient: NONE

HUD Matrix Code: 03K Street Improvements

Regulatory Citation: 570.201(c)

CDBG National Objective: 570.208(a) (1) L/M Area Benefit

Performance Measurements: Over 160,000 square yards of pavement will be resurfaced.

CDBG- 3 VACANT PROPERTIES DEMOLITION

Goal # 5 Improve the quality of life in Metro Louisville through the provision of services and improvements that will increase the health and safety of the community.

Priority Objective: #3 Demolitions of Vacant Structures

Funding Amount/Source: \$ 762,500 CDBG

Program Description: This program will stabilize neighborhoods through the elimination of deteriorating housing stock. The elimination of these structures will improve housing conditions within the Metro-area and eliminate conditions that threaten the health and safety of neighborhood residents. In order to bring about neighborhood revitalization, it is imperative that structures that cause a blighting influence be demolished. The Louisville Metro Department of Inspections, Licenses and Permits will carry out this activity.

Location: Priority will be given to designated Target Areas

Implementing Agency: Department of Inspections, Permits and Licenses

Sub-recipient: NONE

HUD Matrix Code: 04 Clearances and Demolition

Regulatory Citation: 570.201(d)

CDBG National Objective: 570.208(b) (2) Spot Blight

Performance Measurements: 100 structures will be demolished.

CDBG- 4 Vacant LOT PROGRAM

Goal # 5 Improve the quality of life in Metro Louisville through the provision of services and improvements that will increase the health and safety of the community.

Priority Objective: #5 Maintain Neighborhoods

Funding Amount/Source: \$ 940,300 CDBG

Program Description: This program is designed to clean and maintain privately and publicly owned vacant lots within low and moderate-income census tracts. Assignments for cutting and cleaning of vacant lots are received from the Property Code Enforcement Division of the Department of Inspections Permits and Licenses. The implementing agency, Metro Public Works Department, also accepts referrals from LMHCD. Once the referrals have been received, the vacant lots are scheduled for cleaning and mowing.

Location: METRO-WIDE in low- and moderate-income Census Tracts

Implementing Agency: Metro Public Works Department

Sub-recipient: NONE

HUD Matrix Code: 05 Public Service

Regulatory Citation: 570.201(e)

CDBG National Objective: 570.208(a)(1) L/M Area

Performance Measurements:

- 400 Vacant Structures will be boarded.
- 2,500 Vacant lots will be cleaned and maintained.
- 4,000 Tons of debris will be removed from vacant lots.

CDBG- 5 CHILDREN'S FIRST DAY SUMMER CAMP

Goal # 5 Improve the quality of life in Metro Louisville through the provision of services and improvements that will increase the health and safety of the community.

Priority Objective – #6 Provide public services to the community.

Funding Amount/Source: \$ 230,000 CDBG

Program Description: The Children's First Summer Day Camp Program is designed to provide educational, recreational and cultural experiences for youth ages 6-12. There will be 15 different sites that will operate.

All sites will offer a variety of instructional activities including art, sports, the performing arts, swimming, table games, and at least one educational subject. Additionally, all enrollees will have the opportunity to go on field trips that will be both educational and fun.

Locations: Community Centers- Baxter, California, Parkhill, Portland, Shawnee, Southwick, East Louisville, Dumeyer, Beechmont, Newburg, Crums Lane, Coral Ridge. Other Locations- Shawnee Community School, Eastern Star Baptist Church and Mt. Nebo Baptist Church.

Implementing Agency: – Metro Parks Department

Sub-recipient – NONE

HUD Matrix Code: 05D – Youth Services

Regulatory Citation: 570.201(e)

CDBG National Objective: 570.208(a)(1) L/M Area

Performance Measurements: 2000 youth will be enrolled in the program.

CDBG- 6 RELOCATION

Goal #5 – Improve the quality of life in Louisville Metro through the provision of services and improvements that will increase the health and safety of the community.

Priority Objective – # 4 Affordable Housing

Funding Amount/Source: \$ 100,000 CDBG

Program Description: It is the goal of Metro Louisville to minimize displacement of persons resulting from acquisition, code enforcement, and rehabilitation or demolition activities. These funds will be used to provide assistance to persons involuntarily displaced from dwellings in conjunction with activities implemented under the CDBG, HOME and ESG programs that will require relocation.

Location: Metro Wide

Implementing Agency: – Louisville Metro Health Department

Sub-recipient – NONE

HUD Matrix Code: 08 Relocation Services

Regulatory Citation: 570.201(l)

CDBG National Objective: 570.208(a)(3)L/M Housing

Performance Measurements: Relocation assistance will be provided for 10 involuntarily displaced families.

CDBG- 7 CODE ENFORCEMENT

Goal #5 – Improve the quality of life in Louisville Metro through the provision of services and improvements that will increase the health and safety of the community.

Priority Objective – #3 Code Enforcement

Funding Amount/Source: \$ 900,000 CDBG

Program Description: A Housing Inspection Program will be offered to owner occupied and rental homes/apartments to correct conditions that may affect the health and safety of the occupants. Zoning and Sign Inspection/Control will be carried out to prevent or eliminate blight and prevent physical decay. Additionally, an Information and Technical Assistance Program will be carried out which will provide data processing support and structural assistance support to enforce the Metro Louisville Housing Code.

These activities will be carried out in low and moderate-income census tracts on a Metro-wide basis.

Location: METRO-WIDE

Implementing Agency: Department of Inspections, Permits and Licenses

Sub-recipient – NONE

HUD Matrix Code: 15 Code Enforcement

Regulatory Citation: 570.202(c)

CDBG National Objective: 570.208(a)(1) L/M Area

Performance Measurements: 86,000 inspections will be made.
10,000 building permits will be issued.

CDBG- 8. LEAD-SAFE LOUISVILLE GRANT MATCH

Goal #4 – Improve the quality of life in Louisville Metro through the provision of services and improvements that will increase the health and safety of the community.

Priority Objective – #6 Support Capital improvements that improve neighborhoods and improve the quality of life in our community.

Funding Amount/Source: \$ 300,000 CDBG

Program Description: The purpose of this program is to provide the local match to the \$2.6 million Lead-Safe Louisville grant designed to reduce hazards over a 39 month period. The match funds are required by the grant agreement which stipulates Metro will provide the match with CDBG funds.

Location: METRO-WIDE with a focus on the locally designated Target Areas including Portland, Shawnee, Russell, Shelby Park, Smoketown and Phoenix Hill.

Implementing Agency: – Louisville Metro Development Authority

Sub-recipient – NONE

HUD Matrix Code: 14A, 14B, 14H

Regulatory Citation: 570.201(g) Payment of non-Federal share

CDBG National Objective: 570.208(a) L/M area benefit

Performance Measurements: If the goals for the lead grant are met within the fiscal year, it will result in the expenditure of these funds and thereby meet the performance measurements.

CDBG- 9 HOUSING REHABILITATION

Goal #1 - Expand the supply of safe decent and sanitary and affordable housing.

Priority Objective – Affordable Housing #3

Funding Amount/Source: \$ 1,455,000 CDBG

Program Description: This program will provide grants or loans for the rehabilitation of single-family homes. In order to be eligible for funding, the owner occupant household income must be at or below 80% of the median income. The homeowner must agree at a minimum, to correct all exterior code violations cited by the Metro Dept. of Inspections, Permits and Licenses, as well as hazardous violations on the interior. After completion, the home must meet Housing Quality Standards. The Code Alleviation Program (CAP) will repair exterior code violations and the assistance will be a grant. Interior and exterior repairs will be conducted through the Home Rehab program and will be provided with a forgivable loan. This program will be run in conjunction with Metro Governments HOME funded City-wide Housing Rehab Program.

Location: METRO-WIDE with a priority on the locally designated Target Areas.

Implementing Agency: – Louisville Metro Housing and Community Development

Sub-recipient – To Be Determined

HUD Matrix Code: 14A Single -Unit Residential

Regulatory Citation: 570.202

CDBG National Objective: 570.208(a)(3) L/M Housing

Performance Measurements: 35 owner-occupied units will be repaired.

CDBG- 10 INVESTOR REHABILITATION PROGRAM

Goal #1 - Expand the supply of safe decent and sanitary and affordable housing.

Priority Objective – Affordable Housing #3

Funding Amount/Source: \$ 500,000 CDBG

Program Description: This program will provide financing for a loan or grant to increase the number of affordable housing units in the Louisville Metro area. Assistance will be provided in the construction or rehabilitation of vacant or occupied single or multiple-family rental units. After completion, the unit must meet Section 8 Housing Quality Standards. This program will be run in conjunction with Metro Governments HOME funded City-wide Housing Rehab Program.

Location: METRO-WIDE with a priority on locally designated
Target Areas.

Implementing Agency: – Louisville Metro Housing and Community
Development

Sub-recipient – NONE

HUD Matrix Code: 14B Rehab Multi-Unit Residential

Regulatory Citation: 570.202

CDBG National Objective: 570.208(a)(3) L/M Housing

Performance Measurements: 20 Rental units will be rehabilitated for affordable housing.

CDBG- 11 ROOF PROGRAM

Goal #1 - Expand the supply of safe decent and sanitary and affordable housing.

Priority Objective – Affordable Housing #3

Funding Amount/Source: \$ 400,000 CDBG

Program Description: The LMHCD sub-recipient, New Directions Housing Corporation, will carry out this program. New Directions will replace or repair roofs and will replace or repair gutters through the use of pre-screened, qualified professional contractors using certified materials. Roofs and or guttering system will either be completely replaced (counting as 1 unit) or through multiple partial roof replacements, to be counted as squares (100 square feet) until six squares equal 1 full unit.

This program will be made available to eligible homeowners on a Metro-wide basis. Eligibility criteria for the program is designed to benefit elderly, disabled, and low and moderate-income.

Location: METRO-WIDE with a priority on locally designated Target Areas.

Implementing Agency: – Louisville Metro Housing and Community Development

Sub-recipient – New Directions Housing Corporation

HUD Matrix Code: 14A Single -Unit Residential

Regulatory Citation: 570.202

CDBG National Objective: 570.208(a)(3) L/M Housing

Performance Measurements: Replacement of 86 roofs or gutter systems.

CDBG- 12 EMERGENCY REPAIR PROGRAM

Goal #1 - Expand the supply of safe decent and sanitary and affordable housing.

Priority Objective – Affordable Housing #4

Funding Amount/Source: \$ 400,000 CDBG

Program Description: This program offers financial assistance to low and moderate, very-low and extremely-low income homeowners in need of repairs relating to “Emergency” situations.

This program will be carried out on a Metro-wide basis. Applicants must be a homeowner and the occupant of the property where the assistance is being requested.

Location: METRO-WIDE

Implementing Agency: – Louisville Metro Housing and Community Development

Sub-recipient – New Directions Housing Corporation

HUD Matrix Code: 14A Single -Unit Residential

Regulatory Citation: 570.202

CDBG National Objective: 570.208(a)(3) L/M Housing

Performance Measurements: 80 Emergency Repairs will be made.

CDBG- 13 WEATHERIZATION PROGRAM

Goal #1 - Expand the supply of safe decent and sanitary and affordable housing.

Priority Objective – Affordable Housing #3

Funding Amount/Source: \$ 200,000 CDBG

Program Description: Community Development Block Grant funds will be utilized to supplement funds provided by the State Cabinet for Families and Children in the repair and/or replacement of energy systems. These repairs/replacements include, but are not limited to, furnaces, water heaters, duct work, and carbon dioxide and smoke detectors. This service will be in the form of a grant to low and moderate-income owner-occupied households on a Metro-wide basis.

LMHCD will utilize these CDBG funds to make payments to professional contractors to perform the needed repairs and/or replacements.

Location: METRO-WIDE

Implementing Agency: – Louisville Metro Housing and
Community Development

Sub-recipient – NONE

HUD Matrix Code: 14A Single -Unit Residential
Regulatory Citation: 570.202
CDBG National Objective: 570.208(a)(3) L/M Housing

Performance Measurements: 200 households will receive
Weatherization support.

CDBG 14 – RAMP PROGRAM

Goal #3 – Increase community awareness of the Special Needs Population's circumstances and increase services throughout the community to serve this population.

Priority Objective – #3 Supportive Services & Outreach

Funding Amount/Source: \$ 250,000 CDBG

Program Description: The LMHCD sub-recipient, Center for Accessible Living, will carry out this program. Funds will be utilized for eligible individuals with disabilities for the installation of handicapped ramps and removal of barriers for accessibility at their place of residence. The expenditure of these funds will produce a tangible product that will assist individuals with mobility impairments to enter and leave their homes safely. This improved mobility will allow individuals to participate in society as well as permit access to social opportunities and community involvement.

Location: METRO-WIDE

Implementing Agency: – Louisville Metro Housing and Community Development

Sub-recipient – Center for Accessible Living

HUD Matrix Code: 14A Single -Unit Residential

Regulatory Citation: 570.202

CDBG National Objective: 570.208(a)(2)(i)(A) Presumed Benefit

Performance Measurements: 50 ramps will be installed at an average cost of \$4,500.

CDBG- 15 LMHCD REHAB DELIVERY & ADMIN. COSTS

Goal #1 - Expand the supply of safe decent and sanitary and affordable housing.

Priority Objective – Affordable Housing #3

Funding Amount/Source: \$ 675,000 CDBG

Project Description: Housing projects will be undertaken which will encourage the rehabilitation of abandoned but structurally sound residential units as well as occupied residential units. Additionally, the development of affordable housing for low, very low, and extremely low-income housing will come about through clearance activities, the provision of site improvements or improvements to the infrastructure of a site. This amount will cover the project delivery cost of this LMHCD activity and the administrative costs for the rehabilitation program.

Location: METRO-WIDE with a priority on locally designated Target Areas.

Implementing Agency: – Louisville Metro Housing and Community Development

Sub-recipient – NONE

HUD Matrix Code: 14H Rehab Admin
Regulatory Citation: 570.202 & 570.206
CDBG National Objective: 570.208(a)(3) L/M Housing

Performance Measurements: Inspection will be conducted on all rehab projects to insure compliance with applicable codes and regulations.

CDBG- 16 RISK FUND

Goal #1 - Expand the supply of safe decent and sanitary and affordable housing.

Priority Objective – Affordable Housing #3

Funding Amount/Source: \$ 25,000 CDBG

A risk fund will be established to pay for contingency repair work on structures assisted through the Rehab Division. Such contingencies include, but are not limited to: 1) The failure of contractors to honor warranties 2) Contractors defaulting on construction contracts 3) unforeseen conditions requiring rehab additional work when no additional funds exist. This fund is set up in support of all rehab projects and is metro wide in nature.

Location: METRO-WIDE

Implementing Agency: – Louisville Metro Housing and Community Development

Sub-recipient – None

HUD Matrix Code: 14A Rehab; Single Unit Residential
Regulatory Citation: 570.202
CDBG National Objective: 570.208(a)(3) L/M Housing

Performance Measurements: Between 5-10 rehab cases will be assisted through the Risk Fund.

CDBG- 17 BUSINESS LOAN PROGRAM

Goal #4 – Increase economic opportunity, neighborhood stabilization and job creation throughout Louisville Metro.

Priority Objective – #1 Stimulate small business development.

Funding Amount/Source: \$ 400,000 CDBG

Project Description: This Metro-wide program provides “gap” financing at near market rates between the available private sector funding and funding necessary to make the project feasible. Maximum participation is limited to 25% of the projects total cost. The minimum loan amount is \$10,000 with a maximum of \$100,000 per project. The interest rate will be a fixed rate and will be based on the term of the loan: 5-year maturities-prime plus 1%; greater than 5-year maturities-prime plus 2%. The minimum acceptable job creation ratio is \$10,000 per job that must be realized within a 2-year period. Loans are made for equipment, working capital and property acquisition.

Location: TO BE DETERMINED

Implementing Agency: – Louisville Metro Development Authority

Sub-recipient – METCO

HUD Matrix Code: 18A ED Direct Financial Assistance

Regulatory Citation: 570.203(b)

CDBG National Objective: 570.208(a)(4) L/M Jobs

Performance Measurements: 30 new low and moderate-income jobs will be created.

CDBG- 18 DISADVANTAGED BUSINESS LOAN PROGRAM

Goal #4 – Increase economic opportunity, neighborhood stabilization and job creation throughout Louisville Metro.

Priority Objective – #1 Stimulate small business development

Funding Amount/Source: \$ 100,000 CDBG

Project Description: This Metro-wide Program will provide below market rate financing for minority and/or female controlled businesses. Maximum participation is limited to 50% of the project's total cost. The minimum loan amount is \$5,000 with a maximum of \$100,000 per project. The interest rate will be a fixed rate as low as 5% and will be determined on the basis of demonstrated need of the business and the amount and nature of the public benefit to be achieved. Projected jobs must be created within a 2-year period.

Location: TO BE DETERMINED

Implementing Agency: – Louisville Metro Development Authority

Sub-recipient – METCO

HUD Matrix Code: 18A ED Direct Financial Assistance

Regulatory Citation: 570.203(b)

CDBG National Objective: 570.208(a)(4) L/M Jobs

Performance Measurements: 5 loans will be made and 5 jobs will be created.

The following CDBG Projects are for Administrative and Planning Activities. These activities provide support to one or more of the goals and objectives listed in the Strategic Plan section of this document. Since this support is provided to multiple goals and objectives they will not be listed in the description of each Administrative and Planning activity.

CDBG- 19 URBAN DESIGN-LANDMARKS

Funding Amount/Source: \$ 141,500 CDBG

The provision of planning, design, protection and financial technical assistance in the area of historic preservation will be provided. Additionally, assistance in the environmental review process will be furnished.

Implementing Agency: – Department of Inspections, Permits and
Licenses and Planning and Design Services

HUD Matrix Code: 20 Planning
Regulatory Citation: 570.205

CDBG- 20 PROGRAM MANAGEMENT AND MONITORING

Funding Amount/Source: \$ 390,000 CDBG

The implementation and completion of CDBG, HOME, ESG, HOPWA and Shelter Plus Care Grant projects through performance monitoring against performance standards set in advance through negotiation. This includes determining areas of the Louisville Metro that are eligible for funding, determining eligibility of projects, negotiating contracts with sub-recipients, insuring compliance with applicable Federal regulations, coordination of the environmental review process and the monitoring of labor standards. Monitoring visits on all funded activities will be carried out in accordance with program requirements and conducted not only to ensure compliance, but to provide technical assistance as well. The preparation of the Consolidated Plan, the annual Action Plans and the Consolidated Annual Performance and Evaluation Report (CAPER) are the responsibility of this division.

Implementing Agency: – Louisville Metro Housing and Community Development

HUD Matrix Code: 21A General Program Administration
Regulatory Citation: 570.206

CDBG 21 – BUSINESS MANAGEMENT SUPPORT

Funding Amount/Source: \$ 446,000 CDBG

This division will conduct the provision of administrative support necessary to plan and implement the Louisville Metro Housing and Community Development housing programs. Budgeting, the processing of financial documents, preparation of work programs and budgets and environmental reviews will be conducted by this division. Additionally, support will be given to the various divisions within the agency to ensure compliance and coordination among programs.

Implementing Agency: – Louisville Metro Housing and Community Development

HUD Matrix Code: 21A General Program Administration
Regulatory Citation: 70.206

HUD Matrix Code: 21H HOME Admin/Planning costs
Regulatory Citation: 570.206

CDBG- 22 QUALITY CONTROL

Funding Amount/Source: \$ 118,500 CDBG

This division will provide administrative support necessary to plan, implement and perform quality control practices for the Louisville Metro Housing and Community Development programs. The monitoring of subrecipients and Community Development Housing Development Organizations (CHDO'S) will be conducted by the Quality Control Unit. Support will be given to the various divisions within the agency to ensure compliance, coordination and connectivity among housing development programs and the review of proposals. Maintenance of the approved contractors list is also handled by this division. Additionally, this unit handles complaint coordination/resolution for Louisville Metro Housing and Community Development

Implementing Agency: – Louisville Metro Housing and Community Development

HUD Matrix Code: 21A General Program Administration
Regulatory Citation: 570.206

Regulatory Citation: 570.206

CDBG- 25 DEVELOPMENT AND REAL ESTATE UNIT

Funding Amount/Source: \$ 445,000 CDBG

This division will provide administrative support necessary to carry out land acquisition, analyze real estate proposals, tax credits and other activities required to eliminate blighting influences in the Metro area and preserve or create more affordable housing Metro-wide. The creation of affordable housing through the Investor Program will also fall under the direction of this division.

Implementing Agency: – Louisville Metro Housing and Community Development

HUD Matrix Code: 21A General Program Administration
Regulatory Citation: 570.206

CDBG- 26 FAIR HOUSING

Funding Amount/Source: \$ 35,000 CDBG

Funding will be provided to the Human Relations Commission to conduct education, outreach and testing activities to identify and alleviate impediments to obtaining fair housing in the Louisville-Jefferson County Metro area.

Implementing Agency: – Human Relations Commission

HUD Matrix Code: 21D Fair Housing Activities

Regulatory Citation: 570.206

CDBG- 27 FAIR HOUSING AWARENESS

Funding Amount/Source: \$ 30,000 CDBG

Funds will be utilized to provide workshops and counseling activities to further Fair Housing laws and regulations among residents and landlords.

Implementing Agency: – Louisville Metro Housing and Community Development

Sub-recipient: Louisville Urban League

HUD Matrix Code: 21D Fair Housing Activities

Regulatory Citation: 570.206

CDBG- 28 STUDIES AND PLANS

Funding Amount/Source: \$ 50,000 CDBG

Funding for necessary studies and/or plans that may be necessary for achieving the goals and objectives of the 2005-2009 Louisville-Jefferson County Consolidated Plan are included in the administrative budget.

Implementing Agency: Louisville Metro Housing and Community Development

Sub-recipient: TO BE DETERMINED

HUD Matrix Code: 20 Planning

Regulatory Citation: 570.205

Regulatory Citation: 570.205

CDBG- 29 INDIRECT COSTS

Funding Amount/Source: \$ 457,500 CDBG

Metro Government will utilize the services of Central Service Agencies to provide assistance to CDBG, HOME, ESG, and HOPWA funded activities. The Central Service agencies are: Policy and Strategic Planning, Information Technology, Purchasing, Department of Human Resources, Office of the County Attorney, and the Office of the Internal Auditor.

These agencies assist in budgeting, financial management, accounting, data processing, payroll, employment, benefits, legal, and purchasing activities. An approved plan for indirect cost will be prepared and negotiated annually.

Implementing Agency: – Policy and Strategic Planning

HUD Matrix Code: 21B Indirect Cost

HOME - 1 HOME REPAIR

Goal #1 - Expand the supply of safe decent and sanitary and affordable housing.

Priority Objective – Affordable Housing #3

Funding Amount/Source: \$ 1,350,000 HOME
\$ 337,500 LOCAL MATCH

Program Description: This program will provide grants or loans for the rehabilitation of single-family homes. In order to be eligible for funding, the owner occupant household income must be at or below 80% of the median income. The homeowner must agree at a minimum to correct all exterior code violations cited by the Metro Department of Inspections, Permits and Licenses, as well as hazardous violations on the interior. After completion, the home must meet Section 8 Housing Quality Standards. This program will be run in conjunction with Metro Governments CDBG funded City-wide Housing Rehab Program. Some of the program may be carried out by a non profit housing partner acting as a subrecipient.

Location: METRO-WIDE with a priority focus on the locally designated Target Areas.

Implementing Agency: – Louisville Metro Housing and Community Development

Sub-recipient: TBD

HUD Matrix Code: 14A Single -Unit Residential

Regulatory Citation: 92.205(a)

Performance Measurements: Repair of 65 owner-occupied units.

HOME – 2 INVESTOR REHAB PROGRAM

Goal #1 - Expand the supply of safe decent and sanitary and affordable housing.

Priority Objective – Affordable Housing #3

Funding Amount/Source: \$ 920,000 HOME
\$ 222,500 LOCAL MATCH

Program Description: This program will provide gap financing for a loan or grant to increase the number of affordable housing units in the Metro Louisville area. Assistance will be provided for the construction or rehabilitation of vacant or occupied single or multiple-family rental units. After completion, the unit must meet Section 8 Housing Quality Standards. This program will be run in conjunction with Metro Governments CDBG funded City-wide Housing Rehab Program.

Location: METRO-WIDE with a priority focus on the locally designated Target Areas.

Implementing Agency: – Louisville Metro Housing and Community Development

Sub-recipient: NONE

HUD Matrix Code: 14B Multi -Unit Residential

Regulatory Citation: 92.205(a)(2)(d)

Performance Measurements: 100 Rental units will be rehabilitated for affordable housing.

HOME - 3 NEW CONSTRUCTION/ACQUISITION/REHAB

Goal #1 - Expand the supply of safe decent and sanitary and affordable housing.

Priority Objective – Affordable Housing #3

Funding Amount/Source: \$ 560,000 HOME

Program Description: Metro Government will carry out this activity through Community Housing Development Organizations (CHDO's) and non-profit housing providers. Additionally, LMHCD will assist in the development of new CHDO's when appropriate and continued capacity building for existing groups.

This program will provide up to 100% financing for the construction of new homes on vacant lots and the rehabilitation of existing vacant homes. The program also provides funding for the acquisition of vacant lots. When construction is complete, the CHDO's/non-profits will hold title to the homes, which will be transferred to eligible homebuyers (at or below 80% median income) at closing. Conventional financing (which will meet the requirements set out in 24 CFR Part 92.254) will be arranged through local lending institutions and a second mortgage will be available to eligible homebuyers.

The CHDO set aside will be utilized on this project.

Location: METRO-WIDE with a priority focus on the locally designated Target Areas.

Implementing Agency: – Louisville Metro Housing and Community Development

Sub-recipient: CHDO's and Non-Profit Housing Providers

HUD Matrix Code: 12 Construction of Housing
13 Direct Homeownership Assistance
14A Single -Unit Residential

Regulatory Citation: 92.205(a)

Performance Measurements: 6 homes will be built or rehabbed.

HOME - 4 HOMEBUYER ASSISTANCE

Goal #1 - Expand the supply of safe decent and sanitary and affordable housing.

Priority Objective – Affordable Housing #3

Funding Amount/Source \$ 900,000 HOME
\$ 225,000 LOCAL MATCH

This program will provide assistance to homebuyers in the form of a second mortgage. All homebuyers are subject to the housing standards and affordability requirements set out in 24 CFR Part 92.254. Because of the successful homeownership efforts in the locally designated Target Areas and the priority for homeownership assistance will be given to those areas.

Location: METRO-WIDE with a priority focus on the locally designated Target Areas.

Implementing Agency: – Louisville Metro Housing and Community Development

Sub-recipient: NONE

HUD Matrix Code: 13 Direct Homeownership Assistance

Regulatory Citation: 92.205(b) (1)

Performance Measurements: 95 loans will be processed for low and moderate-income homebuyers.

HOME - 5 ADDI FIRST TIME HOMEBUYER

Goal #1 - Expand the supply of safe decent and sanitary and affordable housing.

Priority Objective – Affordable Housing #3

Funding Amount/Source: \$ 75,000 HOME-ADDI

ADDI funds will provide assistance in the form of a loan for down payment assistance for the purchase of an existing home throughout the Metro area. Eligible homebuyers must be at or below 80% median income. The amount of ADDI assistance provided to low and moderate-income families cannot exceed 6% of the purchase price of the single-family house or \$10,000.

Assistance will be provided to first time homebuyers (an individual or his or her spouse) who have not owned a home during the 3-year period prior to the purchase of a home under the assistance of ADDI. The first time homebuyer includes displaced homemakers and single parents.

Another successful outreach effort are Homeownership Expos or Fairs conducted by non-profits and faith-based organizations. The Down Payment Assistance Program is involved in several of these activities each year that reach hundreds of low/moderate income eligible persons who may be interested in becoming homeowners for the first time. Additionally, the staff is active in educating other partners including realtors, lenders and builders about the programs that are available for their clients.

Location: METRO-WIDE with a priority focus on the locally designated Target Areas.

Implementing Agency: – Louisville Metro Housing and Community Development

Sub-recipient: NONE

HUD Matrix Code: 13 Direct Homeownership Assistance

Regulatory Citation: 92.602 (a)(1)

Performance Measurements: Down payment assistance under the ADDI program will be given to 8 first time homebuyers.

HOME – 6 HOME-TBRA

Goal #1 - Expand the supply of safe decent and sanitary and affordable housing.

Priority Objective – Affordable Housing #3

Funding Amount/Source: \$ 500,000 HOME

Program Description: This program will provide rental assistance to homeless individuals and families who have barriers to obtaining low and moderate-income housing through the Metro Housing Authority, Section 8 or private non-profit housing programs. Rental subsidies will be available for a 24-month period.

Location: METRO-WIDE

Implementing Agency: – Louisville Metro Housing and Community Development

Sub-recipient: NONE

HUD Matrix Code: 13 Direct Homeownership Assistance
Regulatory Citation: 92.205(b)(1)

Performance Measurements: 100 households will be provided monthly rental assistance

HOME – 7 ADMINISTRATIVE COST

Goal #1 - Expand the supply of safe decent and sanitary and affordable housing.

Priority Objective – Affordable Housing #3

Funding Source \$ 370,000 HOME

This project covers the service administrative costs of the HOME Investment Partnership Program.

ESG - 1 Homeless Partnership- Essential Services

Goal #2 Prevent homelessness by providing support services and transitional housing and provide services to the chronic homeless at shelters.

Priority Objective – #1 Develop More Supportive Services

Funding Amount/Source: \$ 206,436 ESG

Project Description: Funds will be used to provide services at various sites. LMHCD will work with the Coalition for the Homeless and the Metro United Way to pool resources to serve the homeless.

Between December – January, requests for proposals will be announced. Proposals will be reviewed and funding will be awarded in the spring.

The service providers operate on a Metro-Wide basis and will serve the homeless population of our community.

| | |
|------------------------------------|--|
| Location: | METRO-WIDE |
| Implementing Agency: – Development | Louisville Metro Housing and Community |
| Sub-recipient: | To Be Determined |
| HUD Matrix Code: | 03C Homeless Facilities(not operating) |
| Regulatory Citation: | 576.21(a)(2) |
| Performance Measurements: | To be determined |

ESG - 2 Homeless Partnership- Prevention

Goal #2 Prevent homelessness by providing support services and transitional housing and provide services to the chronic homeless at shelters.

Priority Objective – #1 Develop More Supportive Services

Funding Amount/Source: \$ 156,436 ESG

Project Description: Funds will be used to provide services at various sites. LMHCD will work with the Coalition for the Homeless and the Metro United Way to pool resources to serve the homeless.

Between December – January, requests for proposals will be announced. Proposals will be reviewed and funding will be awarded in the spring.

The service providers operate on a Metro-Wide basis and will serve the homeless population of our community.

Location: METRO-WIDE

Implementing Agency: – Louisville Metro Housing and Community Development

Sub-recipient: To Be Determined

HUD Matrix Code: 03C Homeless Facilities(not operating)
Regulatory Citation: 576.21(a)(4)

Performance Measurements: To be determined

ESG - 3 Homeless Partnership- Operations

Goal #2 Prevent homelessness by providing support services and transitional housing and provide services to the chronic homeless at shelters.

Priority Objective – #1 Develop More Supportive Services

Funding Amount/Source: \$ 156,436 ESG

Funds will be used to provide services at various sites. LMHCD will work with the Coalition for the Homeless and the Metro United Way to pool resources to serve the homeless.

Between December – January, requests for proposals will be announced. Proposals will be reviewed and funding will be awarded in the spring.

The service providers operate on a Metro-Wide basis and will serve the homeless population of our community.

Location: METRO-WIDE

Implementing Agency: – Louisville Metro Housing and Community Development

Sub-recipient: To Be Determined

HUD Matrix Code: 03T Operating Costs of Homeless Programs
Regulatory Citation: 576.21(a)(3)

Performance Measurements: To be determined

ESG - 4 Homeless Partnership- Renovation

Goal #2 Prevent homelessness by providing support services and transitional housing and provide services to the chronic homeless at shelters.

Priority Objective – #1 Develop More Supportive Services

Funding Amount/Source: \$ 52,145 ESG

Project Description: Louisville-Jefferson County Metro Government will utilize CDBG funds to Match Emergency Shelter Grant funds in providing assistance to emergency and transitional homeless shelters. Funds will be utilized for renovation or additions to existing shelters. The Homeless Partnership comprised of the Coalition for the Homeless, the Metro United Way and LMHCD will select projects.

Between December – January, requests for proposals will be announced. Proposals will be reviewed and funding will be awarded in the spring.

The service providers operate on a Metro-Wide basis and will serve the homeless population of our community.

Location: METRO-WIDE

Implementing Agency: – Louisville Metro Housing and Community Development

Sub-recipient: To Be Determined

HUD Matrix Code: 03C Homeless Facilities(not operating)

Regulatory Citation: 576.21(a)(1)

Performance Measurements: To be determined

HOPWA - 1 Homeless Partnership- Essential Services

Goal #3 Increase community awareness of the Special Needs Population's circumstances and increase services throughout the community to serve this population.

Priority Objective – #3 Increase supportive services and outreach.

Funding Amount/Source: \$ 443,000 HOPWA

This program will provide housing assistance and supportive services for low-income people with HIV/AIDS and their families. The AIDS Service Center Coalition, Inc. acts as the coordinating group for the HOPWA Grant funds received by Louisville Metro Government. Annually, this group seeks proposals for housing information services, project and tenant-based rental assistance, short-term rent, mortgage and utility payment assistance and supportive services. Proposals will be reviewed and funding will be awarded in the spring.

Location: Jefferson, Bullitt, Oldham, Henry, Meade, Shelby, Spencer and Trimble counties in Kentucky and Harrison, Clark, Floyd, Scott, and Washington counties in Indiana.

Implementing Agency: – Louisville Metro Housing and Community Development

Sub-recipient: To Be Determined

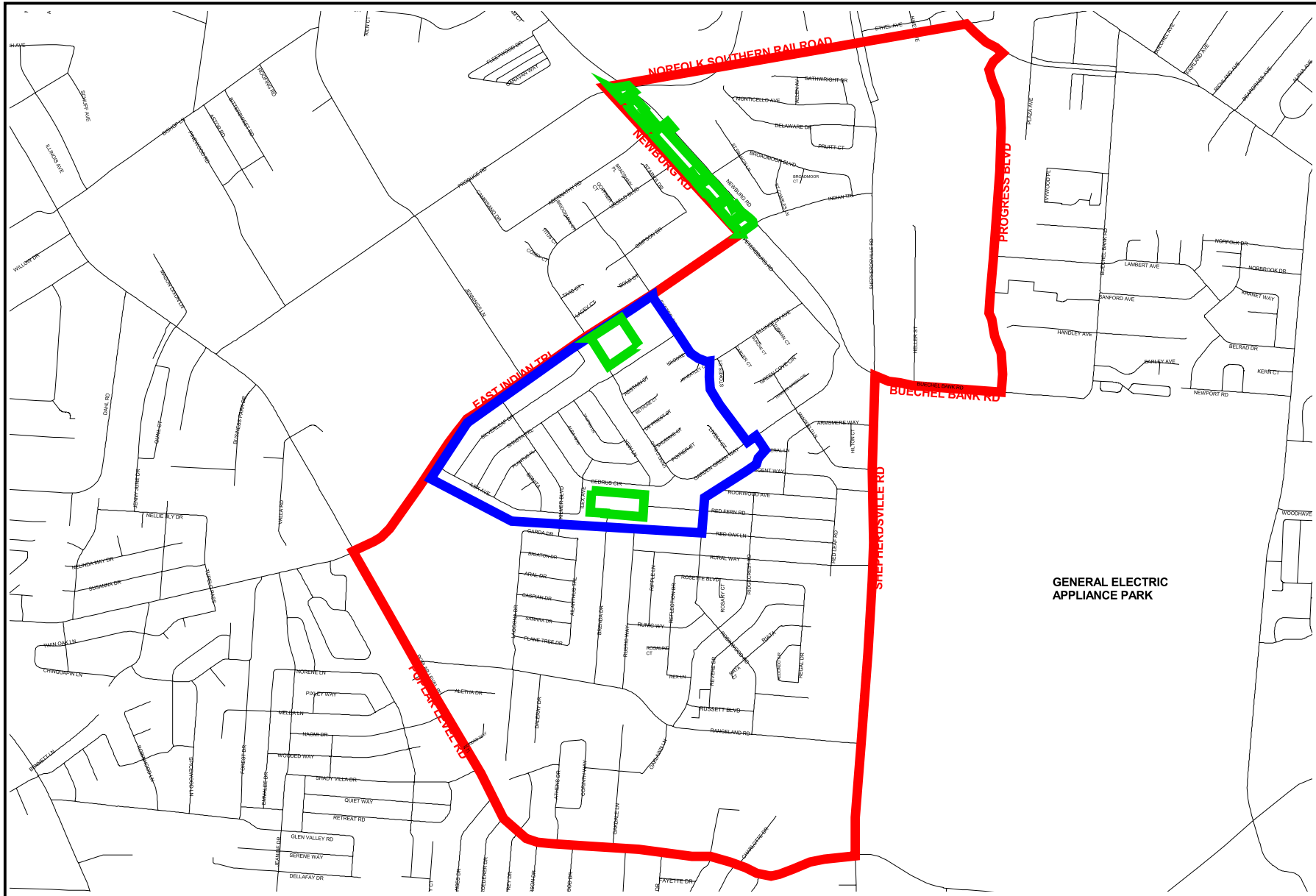
HUD Matrix Code: 03T Operating Costs of AIDS Programs

Regulatory Citation: 574.300(b)

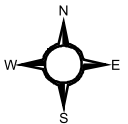
Performance Measurements: To be determined

Target Area Maps

Newburg Revitalization Project

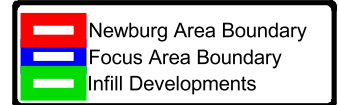


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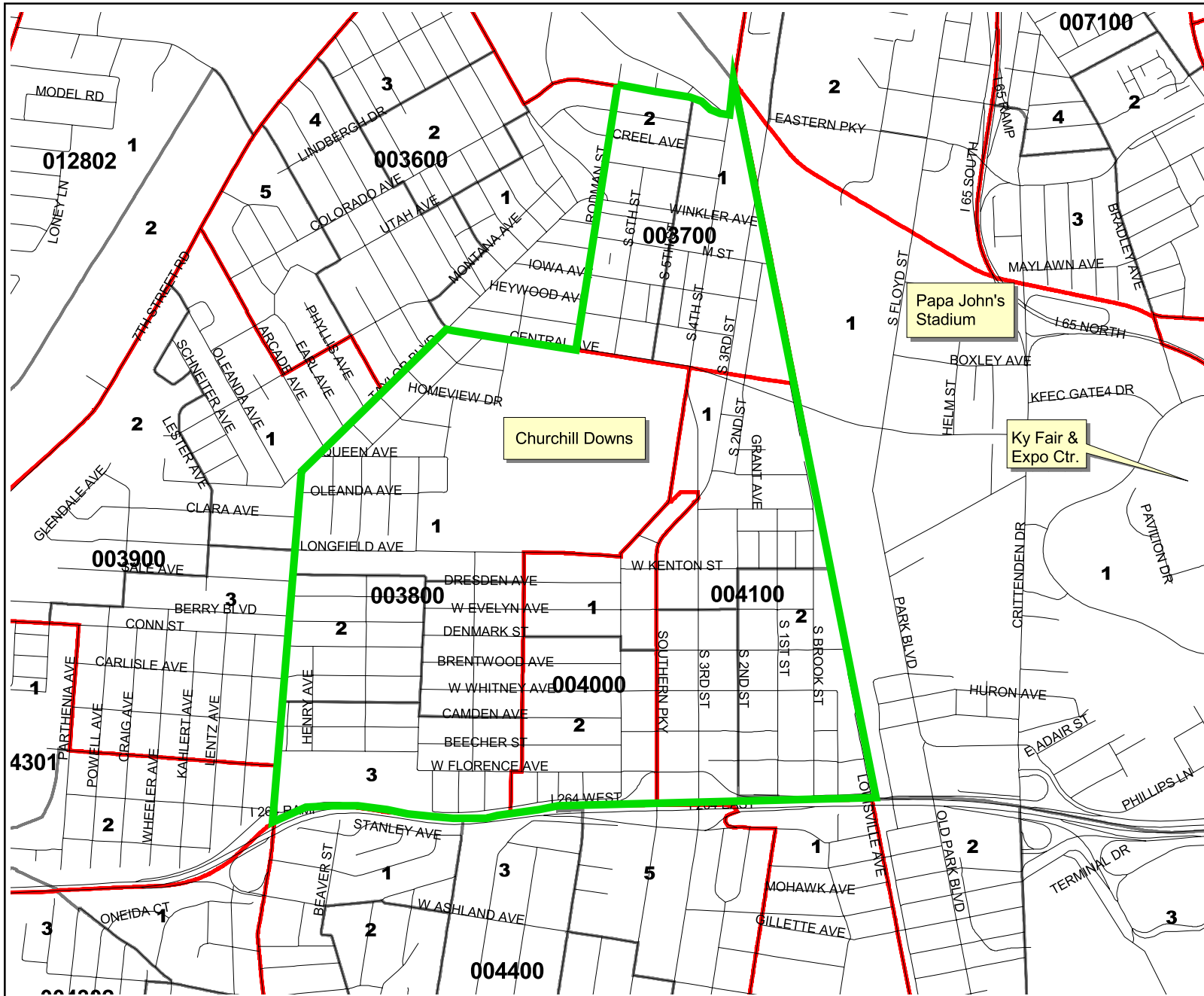
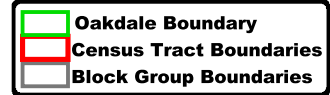


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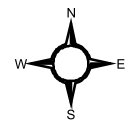
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Nancy Ferrell Davidson
January 3, 2005
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Oakdale Area

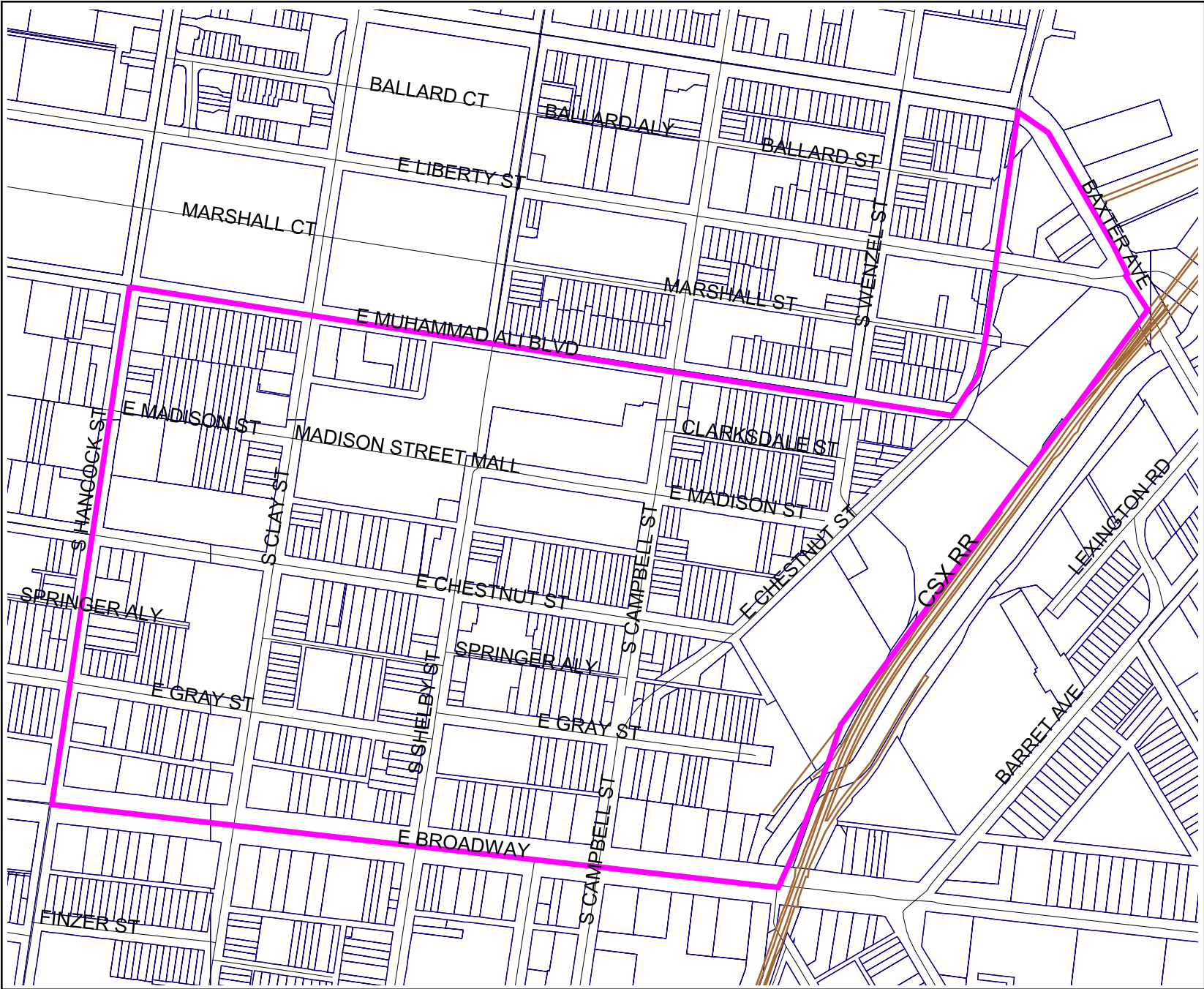


LORC
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 Nancy Ferrell Davidson
 February 1, 2005
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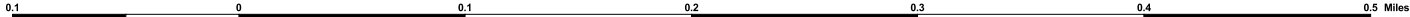
Phoenix Hill Area



Phoenix Hill Boundary
Railroads
Parcels



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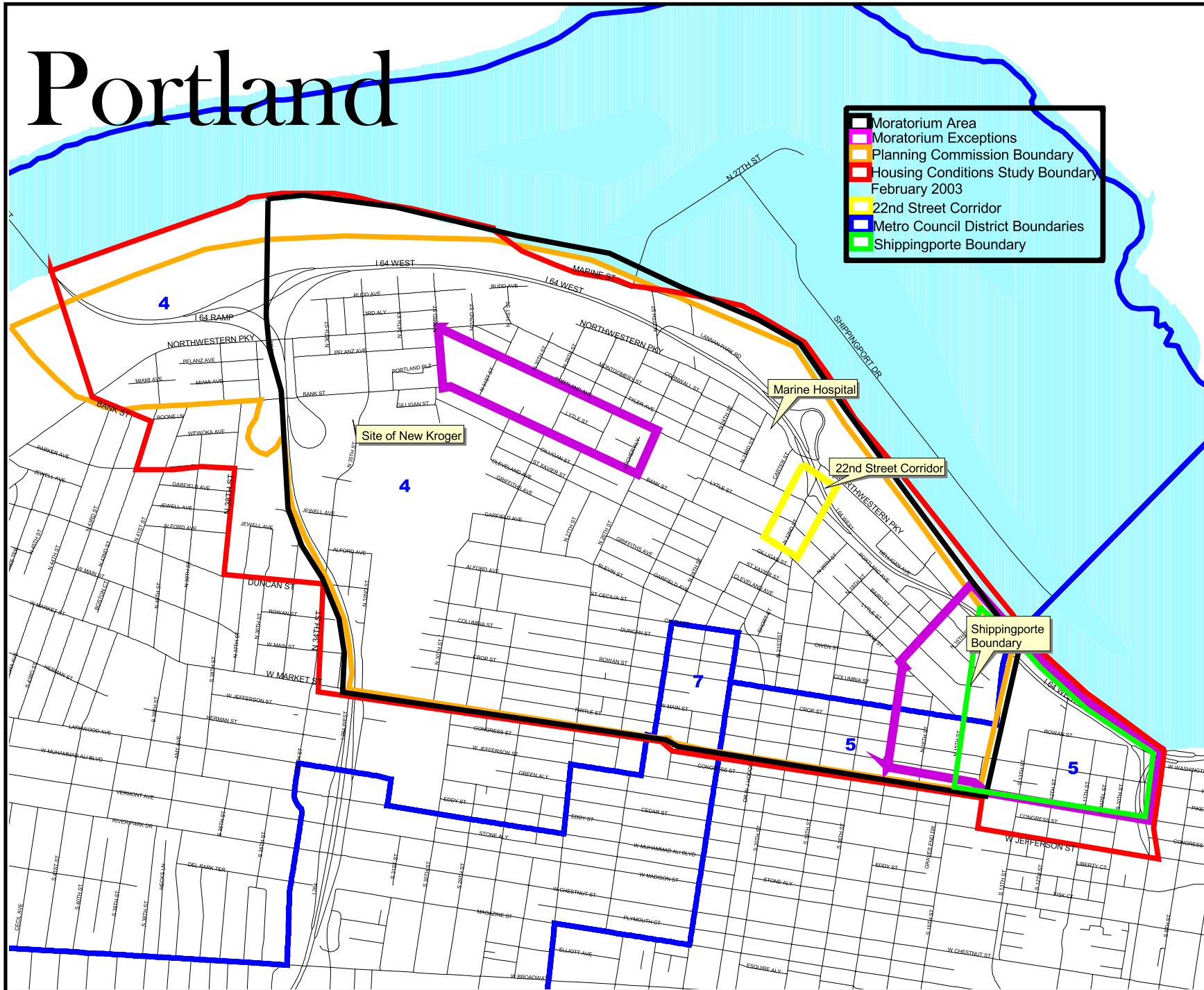


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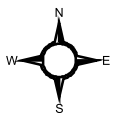
Portland



- Moratorium Area
- Moratorium Exceptions
- Planning Commission Boundary
- Housing Conditions Study Boundary
February 2003
- 22nd Street Corridor
- Metro Council District Boundaries
- Shippingport Boundary

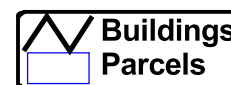


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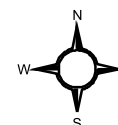


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Nancy F. Davidson
August 24, 2004
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Shagbark/Shanks Lane Area

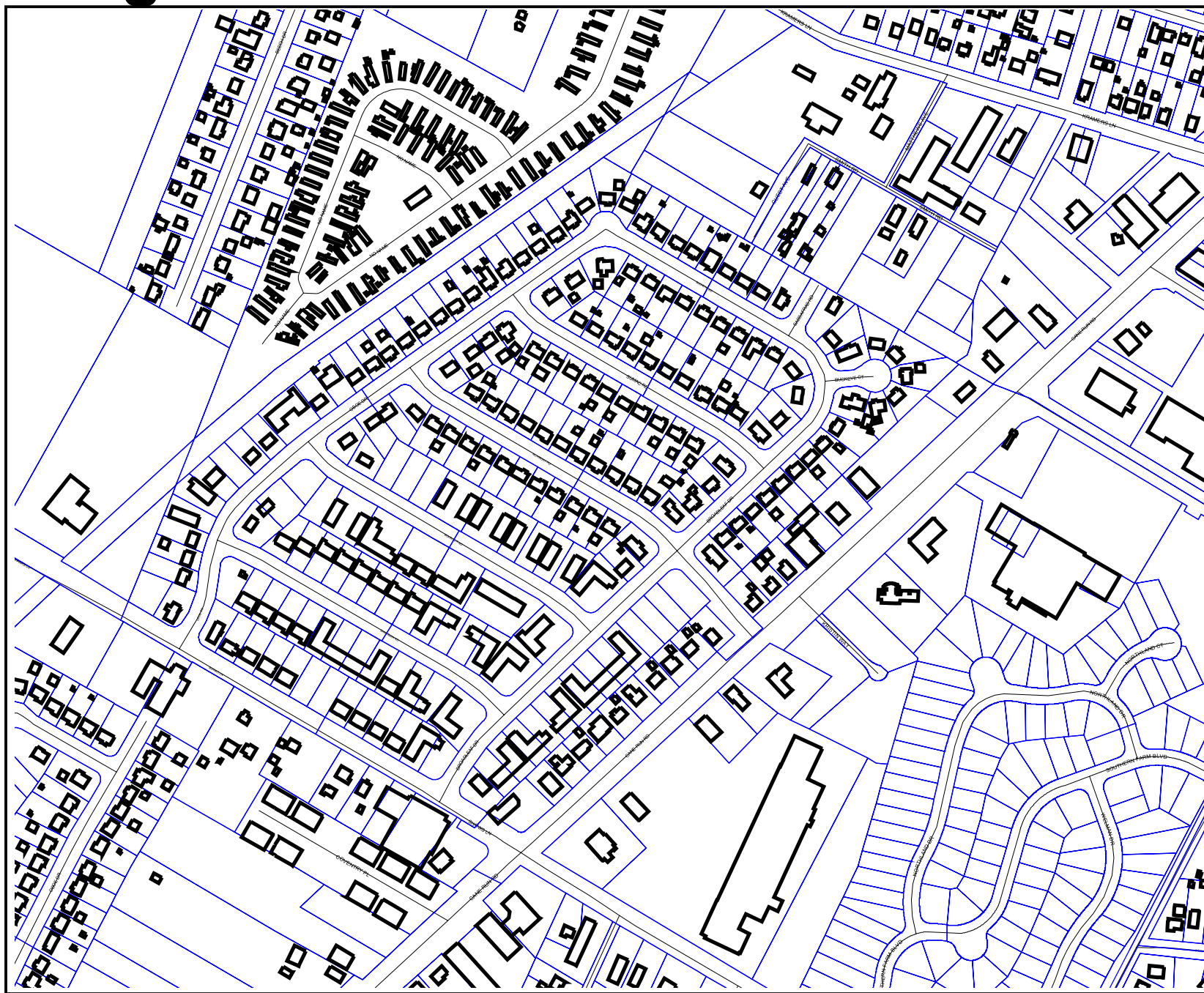


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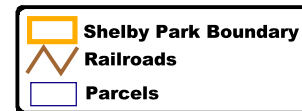
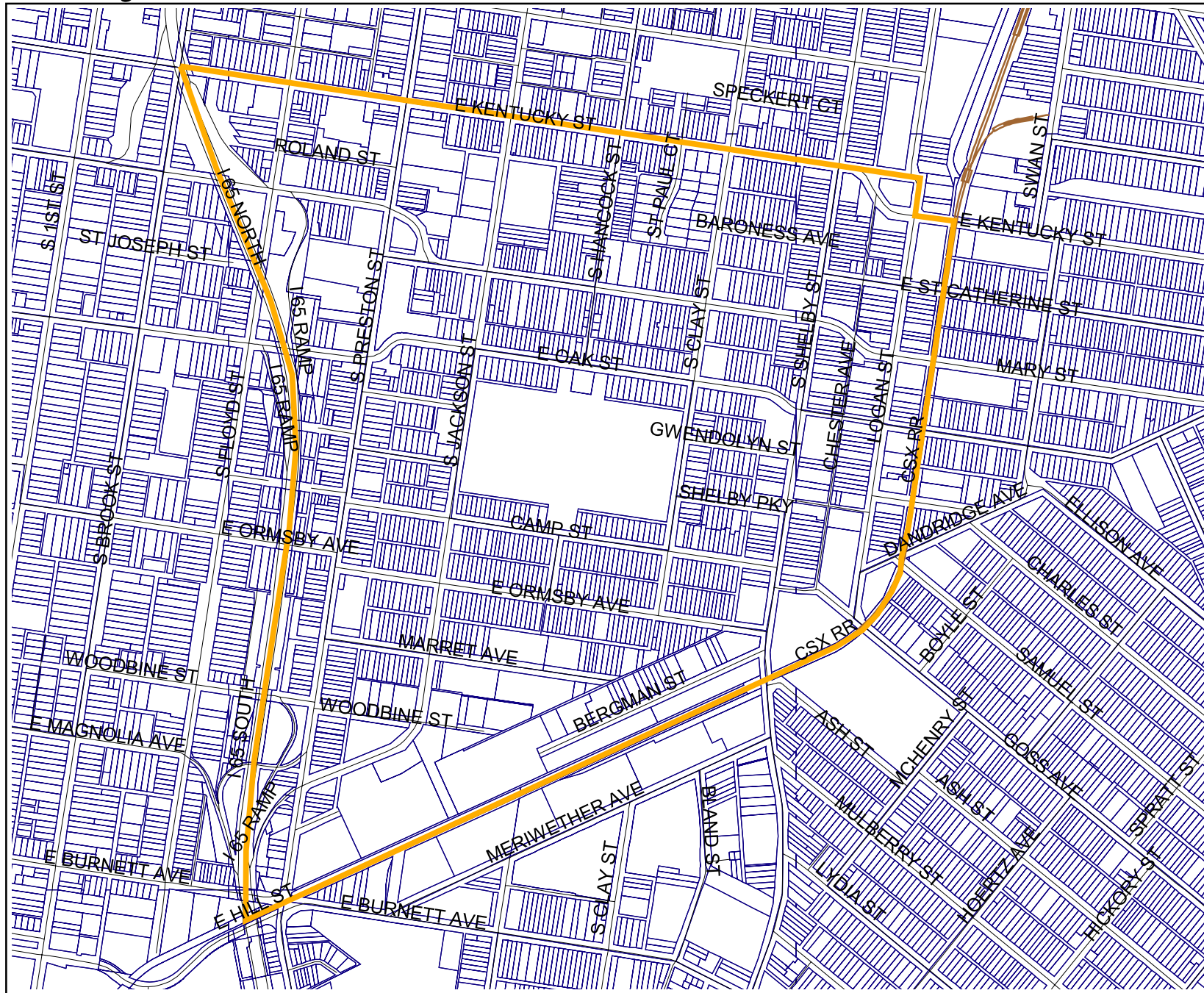


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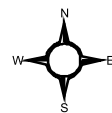
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Shelby Park Area

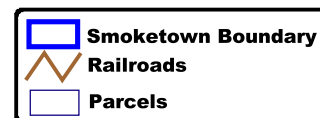


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Smoketown Area



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